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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Lars ANGELIN

Atty. Ref.: 3660-32; Confirmation No. 2868

Appl. No. 09/718,411

TC/A.U. 3621

Filed: November 24, 2000

Examiner: Reagan, James A.

For: A PAYMENT SYSTEM AND METHOD FOR USE IN AN ELECTRONIC COMMERCE
SYSTEM

* * * * *

February 3, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

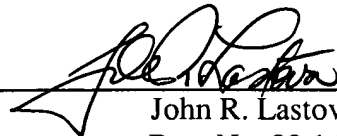
RESPONSE TO EXAMINER'S REASONS FOR ALLOWANCE

Applicants agree that the combination of features recited in each of the independent claims is patentable. To the extent that the Examiner's reasons for allowance are inconsistent with or add additional limitations to the claims, Applicants respectfully disagree because the claims define the invention.

Respectfully submitted,

NIXON & VANDERHYE P.C.

By: _____



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